

Set	Items	Description
S1	2522558	BANK? OR CYBERBANK? OR FINANCIAL()INSTITUTION? OR SAVINGS(-2W)LOAN? OR S()L
S2	204062	(ACCOUNT? OR CHECKING? OR SAVINGS)(5N)(OPEN? OR NEW OR STA-RT? OR CREATE? OR INITIAT? OR ESTABLISH? OR SECOND)
S3	77000	(CHECK? OR AUTHEN? OR COMPAR? OR CONFIRM? OR VERIF? OR AUT-HOR? OR IDENTIF?)(5N)(IDENTIT? OR ID OR INDIVIDUAL?)
S4	13470545	SECOND? OR FIRST OR OTHER OR ALREADY OR EXIST? OR PREVIOUS? OR PRIOR OR CURRENT? OR ESTABLISH? OR ANOTHER? OR OUTSIDE?
S5	24766	S1 (10N) S2
S6	67	S5 (10N) S3
S7	23	S4 (10N) S6
S8	277	S1(5N)S4(5N)S3
S9	74	S1 (5N) S2 (5N) (REFERENCE? OR REFERRAL?)
S10	186	S2(5N)S3
S11	68	S1 (S) S10
S12	67	S5(S)S4(S)S3
S13	6868	BSA OR BANK()SECRE?()ACT
S14	429	BANK?()REFERENC?
S15	0	S9 AND S8
S16	3	(S13 OR S14) AND S6
S17	0	S9 AND S10
S18	26	S9(S)S4
S19	49	S7 OR S16 OR S18
S20	43	RD (unique items)
S21	31	S20 NOT PY>1997
S22	26	S21 NOT PD>970331 (Kwical)
File	275:	Gale Group Computer DB(TM) 1983-2000/Jun 15 (c) 2000 The Gale Group
File	47:	Gale Group Magazine DB(TM) 1959-2000/Jun 15 (c) 2000 The Gale group
File	75:	TGG Management Contents(R) 86-2000/Jun W1 (c) 2000 The Gale Group
File	636:	Gale Group Newsletter DB(TM) 1987-2000/Jun 15 (c) 2000 The Gale Group
File	16:	Gale Group PROMT(R) 1990-2000/Jun 15 (c) 2000 The Gale Group
File	624:	McGraw-Hill Publications 1985-2000/Jun 13 (c) 2000 McGraw-Hill Co. Inc
File	484:	Periodical Abstracts Plustext 1986-2000/Jun W2 (c) 2000 Bell & Howell
File	613:	PR Newswire 1999-2000/Jun 15 (c) 2000 PR Newswire Association Inc
File	813:	PR Newswire 1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	141:	Readers Guide 1983-2000/May (c) 2000 The HW Wilson Co
File	239:	Mathsci 1940-2000/Jul (c) 2000 American Mathematical Society
File	370:	Science 1996-1999/Jul W3 (c) 1999 AAAS
File	696:	DIALOG Telecom. Newsletters 1995-2000/Jun 14 (c) 2000 The Dialog Corp.
File	553:	Wilson Bus. Abs. FullText 1982-2000/Apr (c) 2000 The HW Wilson Co

6/15/00

22/3,K/1 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01948261 SUPPLIER NUMBER: 18402905 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet access: Intuit launches expanded Quicken Financial Network on the Internet; Web site now offers insurance, investing and banking services, financial news & information. (Company Business and Marketing)
EDGE: Work-Group Computing Report, v7, n318, p41(1)
June 17, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1672 LINE COUNT: 00145

... addition to existing areas for Intuit's Financial Institution Partners, a new service from Compass Bank enables individuals to apply for **checking** and savings accounts and credit cards online. **Other new** services from bank partners will follow.
* Intuit Products - Includes links to the **existing** Intuit Home Page for information on Intuit products and promotions as well as product and...

22/3,K/2 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01386067 SUPPLIER NUMBER: 09671339 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Corporate currency: PC purchase orders for business. (includes related article on establishing a purchase-order account) (Special Report)
Grotta, Daniel
PC Sources, v1, n11, p211(4)
Nov, 1990
ISSN: 1052-6579 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2961 LINE COUNT: 00223

... require that you sign a form agreeing to their payment and delivery terms before an **account** can be **established**. Once signed, and assuming that your **bank** and credit **references** check out, you should have no difficulty getting a PO account.
Daniel Grotta is a...

22/3,K/3 (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

02734411 SUPPLIER NUMBER: 03918187 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Swiss bank accounts: does anybody need one?
Lee, Betty
Canadian Business, p170(3)
Sept, 1985
ISSN: 0008-3100 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1326 LINE COUNT: 00099

... ll be obliged to come clean.
And one more warning: if a Swiss bank has **established** branches in **another** country, these branches must abide by that country's laws.
Switzerland's Big Three--Swiss...

...write to a branch in Switzerland for an application (you'll be asked for a **bank reference** letter, proof of signature and address, and **other** personal information) and **open** an **account** by mail. Once you're on board, you can transfer funds in any way you...

22/3,K/4 (Item 2 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

02441215 SUPPLIER NUMBER: 02975974 (USE FORMAT 7 OR 9 FOR FULL TEXT)
No toasters. (Dan Oppenheimer)
Bork, Robert H.
Forbes, v132, p197(2)
Oct 24, 1983
CODEN: FORBA ISSN: 0015-6914 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 402 LINE COUNT: 00030

... drives.

Today Oppenheimer operates in a world unto itself, not subject to state or federal **banking** regulation. Dan shuns new customers without a **reference** from an **established account**. "It's been very profitable," **Openheimer** says, "because we have no expenses except for salaries and rent." If Oppenheimer is making...

22/3,K/5 (Item 1 from file: 75)
DIALOG(R)File 75:TGG Management Contents(R)
(c) 2000 The Gale Group. All rts. reserv.

00191852 SUPPLIER NUMBER: 18608331
Why it's tough being a banker in Venezuela. (includes related article on the privatization of Petroleos de Venezuela) (Latin America)
Engen, John
Institutional Investor, v30, n7, p97(5)
July, 1996
ISSN: 0020-3580 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4193 LINE COUNT: 00334

... assets took the form of government-issued securities. "We faced an inverse run on our **bank**," Garcia Mendoza says. In August 1994 the **bank** began requiring **references** to **open new accounts** and boosted minimum deposit levels to B5 million, or about \$10,000, for savings accounts...

...because, Garcia Mendoza says, new government reserve policies made them too expensive. A handful of **other** banks have initiated similar policies, but none are as strict as Venezolano de Credito's...

22/3,K/6 (Item 2 from file: 75)
DIALOG(R)File 75:TGG Management Contents(R)
(c) 2000 The Gale Group. All rts. reserv.

00164234 SUPPLIER NUMBER: 14470591 (USE FORMAT 7 FOR FULL TEXT)
Event-driven trust marketing. (Trust Marketing Resource)
Harker, Jay E.
Bank Marketing, v25, n8, p41(2)
August, 1993
ISSN: 0888-3149 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1466 LINE COUNT: 00114

...ABSTRACT: alternative marketing strategies is to home in on such likely intermediaries as retail and private **bankers**, attorneys and **accountants** as sources of **referrals**. A **second** strategy is usage of advertising and public relations such that the institution's name is...

22/3,K/7 (Item 3 from file: 75)
DIALOG(R)File 75:TGG Management Contents(R)
(c) 2000 The Gale Group. All rts. reserv.

00154012 SUPPLIER NUMBER: 12537040 (USE FORMAT 7 FOR FULL TEXT)
Dealing with delinquent accounts.
Skipworth, Mark
American Salesman, v37, n7, p16(4)
July, 1992
ISSN: 0003-0902 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1209 LINE COUNT: 00090

... you should do now and perhaps see how you could have avoided the problem altogether.

First of all, you haven't done anything wrong. You were doing your job when you...

...for your financial people to review? Typically three trade references are required along with a **bank reference** and a complete set of billing information on the **new account**. Does your **new** customer understand your terms on this **first** order and are they acceptable? If you sold the job as "net 10 days" for...

22/3,K/8 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

03231251 Supplier Number: 46625583 (USE FORMAT 7 FOR FULLTEXT)

CTR Exemptions

Regulatory Compliance Watch, v9, n321, pN/A
August 12, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 835

... a governmental unit is generally sufficient. Such documentation might include a corporate resolution by the **other bank** authorizing the **establishment** of an **account** and granting signature **authority** over its account to named **individuals**. In addition, any documentation that demonstrates that a customer is a bank is sufficient.

Certain...

22/3,K/9 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02590827 Supplier Number: 45237330 (USE FORMAT 7 FOR FULLTEXT)

FINAL BSA WIRE TRANSFER RULES ISSUED

Money Laundering Alert, v6, n4, pN/A
Jan, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1436

FINAL BSA WIRE TRANSFER RULES ISSUED

... that 60,000 institutions will be affected. The rules, which will form part of the **Bank Secrecy Act** regulations, will increase their recordkeeping burdens, Treasury says, by an average of 16.3 hours...

...established customer" for purposes of the record keeping and retention requirements. The final rule requires **verification** of **identity** of transmitters and recipients who are not "**established** customers" defined as:

- an **accountholder** or a person which the **financial institution** has obtained and maintains on file the name, address and social security number or employer...

...the information that institutions already retain for purposes related to prudent business practices or prior **BSA** requirements. Much of the information can be obtained and retrieved without substantial cost.

The final...

...securities brokers and dealers and another for banks. Those changes will be part of the **BSA** regulations at 31 CFR 103.33 (e) and (f).

The responsibilities are almost identical. The...

22/3,K/10 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02535910 Supplier Number: 45111595 (USE FORMAT 7 FOR FULLTEXT)

How Western Bank Ranks Its Personal Bankers

Bank Mutual Fund Report, v4, n20, pN/A

Nov 2, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 307

... its works.

The majority of a newcomers salary is straight compensation, not commission, but the **banker** is expected to generate 120 **new accounts** annually and make four **referrals** and four **outside** sales calls monthly.

The expectations ramp up the more experienced the employee becomes. The mid...

22/3,K/11 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02234359 Supplier Number: 44261190 (USE FORMAT 7 FOR FULLTEXT)

Be Wary of Insufficient Information

Regulatory Compliance Watch, v3, n45, pN/A

Nov 29, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 542

... threshold.

FinCEN also says banks should be alert if:

a customer is unwilling to provide **previous** or **other current banking** relationships;

a customer **opens** an **account** without **references**, a local address or identification, or refuses to provide any **other** information the bank requires to open an account;

a potential borrower is reluctant or refuses...

22/3,K/12 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02211719 Supplier Number: 44198455 (USE FORMAT 7 FOR FULLTEXT)

Correction fluid and computer used to trick banker

Computer Fraud & Security Bulletin, pN/A

Nov, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 156

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Two employees of Salomon Brothers, UK and two **outsiders** have been charged with using the investment bank's computer and some correction fluid to...

...used to create impressive, but false, references for one of Salomon's valued clients. The **references** were used by an accomplice to **open** an **account** in a Luxembourg bank. The correction fluid came into play when a genuine letter authorizing Salomon to pay GBP30...

22/3,K/13 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01434814 Supplier Number: 41904129 (USE FORMAT 7 FOR FULLTEXT)
WIRE TRANSFER RULES WOULD CAUSE CHAOS, COMMENTS SAY
Money Laundering Alert, v2, n6, pN/A
March, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1099

... rules, Morgan Stanley, a major securities firm, suggested that rather than using the term "deposit **accountholder** ," the regulations should focus on "**established** customers."

That would relieve many regulated non-bank institutions of the need to **verify** the **identity** of customers who do not maintain an "account," as viewed by Treasury, but about whom...

...days after payment to obtain the information. It would be spared of penalties under the **Bank Secrecy Act** if it made a "reasonable effort" to gather it.

Many respondents say this is the...

22/3,K/14 (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01283969 Supplier Number: 41424106 (USE FORMAT 7 FOR FULLTEXT)
FINANCE MINISTRY ISSUES GUIDELINES AGAINST MONEY LAUNDERING
Japan Weekly Monitor, pN/A
July 2, 1990
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 220

THE GUIDELINES, INTENDED FOR BANKS, LIFE INSURANCE COMPANIES AND OTHER **FINANCIAL INSTITUTIONS** , CALL FOR **CHECKING THE IDENTITY** OF THEIR CUSTOMERS WHEN THEY **OPEN ACCOUNTS** AND REPORTING TO THE AUTHORITIES ANY SUSPICIOUS TRANSFERS OF CASH, MINISTRY OFFICIALS SAID.
BANKS AND...

22/3,K/15 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

04772120 Supplier Number: 47024543 (USE FORMAT 7 FOR FULLTEXT)
Pitch to Rich Boosts Calif. Bank's Trust Assets
American Banker, p11
Jan 9, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 314

... But Mr. Rutzen said much of Pacific's new business is the result of the **bank 's account** managers actively soliciting **new** clients and **referrals** . The **bank** hosts seminars and **other** events to which it invites prospective clients.

Pacific's money management business is now generating...

22/3,K/16 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

04402205 Supplier Number: 46457808 (USE FORMAT 7 FOR FULLTEXT)
Intuit Launches Expanded Quicken Financial Network on the Internet; Web Site Now Offers Insurance, Investing and Banking Services, Financial News and Information.

Business Wire, p06111106
June 11, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2039

... addition to existing areas for Intuit's Financial Institution Partners, a new service from Compass **Bank** enables **individuals** to apply for **checking** and savings **accounts** and credit cards online. **Other new** services from **bank** partners will follow.
-- Intuit Products - Includes links to the **existing** Intuit Home Page for information on Intuit products and promotions as well as product and...

22/3,K/17 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

03774084 Supplier Number: 45366459 (USE FORMAT 7 FOR FULLTEXT)
Bank Rep Spotlight: Betty Dennis
Bank Investment Marketing, p49
March, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1537

... a place she describes as 'where I grew up.' And to foster good relationships with **bank** personnel, Dennis is a strong advocate of cross-**referrals**. 'When a customer comes in for the **first** time to **open** an investment **account**, I ask them to consider **opening** a **checking account** with the **bank**.' To date, no customers have turned her down, she says.
'Betty and I work very...

22/3,K/18 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

03740656 Supplier Number: 45308747
Marketing Through Churches-Unity Between Church and Bank
Bank Marketing, v0, n0, p73
Feb 1, 1995
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
...some church members to be part-time tellers. These members are then able to help **other** parishioners with paperwork for loans and new accounts, and Huntington also provides church classes and seminars on various financial matters. The churches also benefit in that they receive a **referral** fee when a **new account** is **opened**. **Other banks** are now beginning to introduce similar programs. ...

22/3,K/19 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01854886 Supplier Number: 42350072 (USE FORMAT 7 FOR FULLTEXT)
Judicial ads spark D.C. controversy
Electronic Media, p1
Sept 9, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 732

... in the Chappaquiddick incident, charges Sen. Biden with plagiarism

and links Sen. Cranston to the **savings** and **loan** scandal.

The 30-**second** broadcast spot is a condensed version of the longer ad. It omits **references** to Sens. Cranston and Biden and is less vicious in its attacks against Sen. Kennedy...

22/3,K/20 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1034626

LATU004

Reason Foundation: Increased Consumer Choice Improves Quality and Lowers Costs for Services to Developmentally Disabled

DATE: December 17, 1996

07:00 EST

WORD COUNT: 687

... funding program is Missouri's "Show Me Choices" program, which authorizes the release of a **check** from an **individual bank account established** and managed by the state in the consumer's name. The check is delivered by...

22/3,K/21 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0523003

SF006

WELLS FARGO INTRODUCES NEW CHECKING ACCOUNT OWNER'S GUIDE; EDUCATIONAL TOOL TO AID BANK CUSTOMERS

DATE: September 29, 1992

12:45 EDT

WORD COUNT: 343

...help.

The Checking Account Owner's Guide is now available in branches for Wells Fargo **Bank** customers who **open** a **checking account** for the **first** time, or for anyone who wants a handy **reference** on how to use their checking account.

"The same thinking went into producing this guide...

22/3,K/22 (Item 3 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0320434

DV003

BANKING AS EASY AS 1-2-3 FIRST INTERSTATE BANK LAUNCHES LOW-INCOME BANKING SERVICES

DATE: November 9, 1990

15:46 EST

WORD COUNT: 590

...Denver

today announced it will offer a package of services specifically designed to meet the **banking** needs of low-income **individuals** .

The **new** package includes a **checking account** with no minimum balance required, overdraft protection, and a **savings account** that can be **opened** with as little as \$25.

First Interstate **Bank** developed this new package of services -- Banking as Easy as 1-2-3 -- in response...

22/3,K/23 (Item 4 from file: 813)

DIALOG(R)File 813:PR Newswire

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0093776

CH007

EDITORS NOTE: The following article, written by John Carlson, Division Vice President, Consumer Lending, for First American Savings Bank, discusses home equity loans as well as other alternatives available to today's consumer:

DATE: August 1, 1988 14:49 E.T. WORD COUNT: 1,016

...Graduate School of Retail Banking, he has extensive experience in all aspects of consumer lending.

First American Savings Bank, FSB, is the **second** largest savings bank in North Carolina, providing savings, checking and loan services to **individuals**. Headquartered in Greensboro, **First American** operates 34 full service offices in communities across the state. The bank also operates...

22/3,K/24 (Item 1 from file: 141)

DIALOG(R)File 141:Readers Guide

(c) 2000 The HW Wilson Co. All rts. reserv.

01036722 H.W. WILSON RECORD NUMBER: BRGA87036722

Opening a Swiss account is no big secret.

Woolley, Suzanne.

Business Week (Bus Week) (Aug. 3 '87) p. 95

...ABSTRACT: make even regular accounts highly confidential. Numbered accounts, which keep owners' names separate from all **other** records, offer an extra dimension of privacy. A valued client of a U.S. **bank** can **open** a regular Swiss **account** by mail. To **open** a numbered **account**, a depositor usually must apply in person with a **reference** from his home **bank** or a letter of introduction from a client of the Swiss bank. He may then...

22/3,K/25 (Item 1 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText

(c) 2000 The HW Wilson Co. All rts. reserv.

03342957 H.W. WILSON RECORD NUMBER: BWBA96092957 (USE FORMAT 7 FOR FULLTEXT)

Making the grade.

AUGMENTED TITLE: commercial clients evaluating banks

DeNicola, Nino

Bank Marketing (Bank Mark) v. 28 (Nov. '96) p. 41-4

LANGUAGE: English

WORD COUNT: 2121

...ABSTRACT: when clients were asked to evaluate bank innovation--their creative and high-tech solutions. However, **individual** examples of outstanding performance were **identified** in certain areas, such as the relationship **established** by highly regarded **account** officers or the technical sophistication of specific, selected **bank** products.

22/3,K/26 (Item 2 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText

(c) 2000 The HW Wilson Co. All rts. reserv.

03288026 H.W. WILSON RECORD NUMBER: BWBA96038026 (USE FORMAT 7 FOR FULLTEXT)

Putting a stop to bad checks.

Progressive Grocer (Prog Grocer) v. 75 (Apr. '96) p. 79+

LANGUAGE: English

WORD COUNT: 1235

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... color copiers."

Another problem, he says, is that IDs are fairly easy to duplicate.

"The **other** thing is it's still pretty easy for an **individual** to open up multiple **checking accounts**," says Burnside. "If I have 10 **bank** accounts, I can literally be 10 different people. Now, in most places you can still...